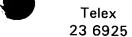
12-04-00

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Express Mail #EL334615871US

Asst.	Commissioner	for	Patents

Washington, DC 20231

OFGS File No. :

Inventor

P/2167-253

Tom Vicknair, et al.

Title

ELECTRONIC CHECK PRESENTMENT SYSTEM AND METHOD HAVING AN ITEM SEQUENCE CAPABILITY

The Chase Manhattan Bank Assignee

Enclosed herewith please find the following documents in the above-identified application for United States Letters Patent:

X Print EFS Data Sheet
27 Pages of Specification including Abstract and Claims
X Numbered Claims Calculated as 66 Claims for Fee Purposes
6 Sheets of Drawing Containing Figures 1 to 6. (Formal)
X Declaration and Power of Attorney
X Priority is Claimed under 35 U.S.C. §119:
Convention Date 26 June 2000 for U.S. Appln. S.N. 60/214,128
Certified Priority Application
Small Entity Status is claimed.
X Assignment
X Return-Addressed Post Card
OFGS Check No. 2362 , which includes the fee of \$2,058, calculated as follows:
Basic Filing Fee:
Additional Filing Fees:
Total Number of Claims in Excess of 20, 46 times \$18: \$ 828.00
Number of Independent Claims in Excess of 3, 6 times \$80: \$ 480.00
One or More Multiple Dependent Claims: Total \$270
Total Filing Fees or
Total Filing Fee Reduced 50% for Small Entity:
Assignment Recording Fee: \$40 \$ 40.00
TOTAL Filing Fee and Assignment Recording Fee: \$2,058.00
In the event the actual fee is greater than the payment submitted or is
inadvertently not enclosed, or if any additional fee during the prosecution of
this case is not paid, the Patent and Trademark Office is authorized to charge
the underpayment to Deposit Account No. 15-0700.

EXPRESS MAIL CERTIFICATE

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail Post Office to Addressee (mail label #EL334615871US) in an envelope addressed to: Asst. Commissioner for Patents, Washington, D.C. 20231, on December 1, 2000:

Tamika Sumpter

Name of Person Mailing Correspondence

Signature

December 1, 2000 Date of Signature

Respectfully submitted,

Michael J. S

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CERTIFICATION

I am the individual who sealed the envelope addressed to the Assistant Commissioner for Patents for the new application indicated below.

I certify that immediately before sealing the envelope, I checked its contents and made sure that each and every item listed on the transmittal letter was in the envelope. I then sealed the envelope.

I declare that all statements made herein of my own knowledge are true and were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of title 18 of the United State Code and that such willful statements may jeopardize the validity of the application or any patent issued thereon.

Dated:December 1, 2000

Shirley Wu

OFGS File Number:

P/2167-253

First Applicant:

Tom Vicknair, et al.

Title:

ELECTRONIC CHECK PRESENTMENT SYSTEM AND

METHOD HAVING AN ITEM SEQUENCE

CAPABILITY